

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services**

Petitioner

v

Case No. 06-518-MB
Docket No. 2006-247

**Minute Man Financial Holding Co.
d/b/a Metropolitan Financial &
Funding Services,
Respondents**

For the Petitioner:

**James Westrin (P67066)
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For the Respondent:

**Fixel Law Offices
Joni Fixel (P56712)
4990 Northwind Drive
East Lansing, MI 48823**

**Issued and entered
this 20th day of November 2006
by Linda A. Watters
Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated October 25, 2006. She recommended that the Commissioner revoke the Respondent's first and second mortgage licenses and levy a civil fine of \$85,000.00. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ordered that the Respondent's first and second mortgage licenses are revoked and Respondent is ordered to pay a civil penalty of \$85,000.00.